<u>IN THE CLAIMS</u>:

Please amend Claim 1 as indicated below. The following is a complete listing of claims and replaces all prior versions and listings of claims in the present application:

1. (Currently Amended) A dispute handling method for handling a disputed transaction involving a secondary transaction number, the method comprising the steps of:

receiving a dispute from a first party relating to a transaction involving a secondary transaction number associated with a primary account, wherein the primary account ~~comprises~~ <u>includes</u> a primary account number<u>,</u> and <u>wherein</u> the secondary transaction number is configured to facilitate a plurality of transactions;

retrieving transaction information from a database; and

replacing the primary account number with the secondary transaction number in order to initiate a second party inquiry that references only the secondary transaction number.

2. (Previously Presented) The method of claim 1, further comprising the steps of:

determining if a valid approval code is associated with the secondary transaction number; and

charging back to the second party an amount of the disputed transaction, if a valid approval code is not associated with the secondary transaction number.